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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Luanda	
	picture i example	our government-issued cture identification (for	First name	First name
			К	
		nse or passport).	Middle name	Middle name
		Bring your picture	Jackson	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.	FKA Luanda Diggs	
3.	Only you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-0232	

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Case number (if known)

Debtor 1 Luanda K Jackson

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 122 W Buckingham Dr Round Lake, IL 60073 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Lake County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Check one: Check one: Why you are choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this have lived in this district longer than in any other petition, I have lived in this district longer than district. in any other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Luanda K Jackson

Par	Tell the Court About	TOUI Da	inkruptcy Ca	43 C				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.		
	choosing to file under	Chapter 7						
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		☐ Ch	apter 13					
3.	How you will pay the fee	_ ;	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with					
					allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals to Pay		
			I request tha	at my fee be wai	ived (You may request this option	n only if you are filing for Chapter 7. By law, a judge may,		
						our income is less than 150% of the official poverty line fee in installments). If you choose this option, you must fil		
						Official Form 103B) and file it with your petition.		
) .	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes	S.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy							
	cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	■ No.	Go to	line 12.				
	residence?	☐ Yes		our landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?		
			,	No. Go to line 1	, 5			
						Judgment Against You (Form 101A) and file it with this		

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Document Page 4 of 71 Case number (if known) Debtor 1 Luanda K Jackson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor Go to Part 4. of any full- or part-time No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. What is the hazard? of imminent and identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Luanda K Jackson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07

Desc Main Document Page 6 of 71 Case number (if known) Debtor 1 Luanda K Jackson **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Do you estimate that Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do □ 1-49 **1.000-5.000 1** 25.001-50.000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$500,000,001 - \$1 billion □ \$0 - \$50,000 □ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 2

MM / DD / YYYY

Executed on

November 28, 2016

MM / DD / YYYY

/s/ Luanda K Jackson

Luanda K Jackson Signature of Debtor 1

Executed on

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Debtor 1 Luanda K Jackson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David Cutler	Date	November 28, 2016	
Signature of Attorney for Debtor		MM / DD / YYYY	
David Cutler Printed name			
Cutler & Associates, Ltd			
4131 Main Street Skokie, IL 60076			
Number, Street, City, State & ZIP Code			
Contact phone 847-673-8600	Email address	david@cutlerltd.com	
Bar number & State			

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Page 8 of 71 Document Fill in this information to identify your case: Luanda K Jackson First Name Middle Name Last Name First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the:

> ☐ Check if this is an amended filing

Official Form 106Sum

Debtor 1

Debtor 2 (Spouse if, filing)

Case number (if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 95,000.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B...... 10,160.00 1c. Copy line 63, Total of all property on Schedule A/B..... 105,160.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 114,210.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 20,689.27 Your total liabilities 134.899.27 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 2,755.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 2.755.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$ 3,817.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total c	laim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

C	ase 16-37504 L	Doc 1 Filed 11/28/ Document		28/16 17:33:07 I	Desc	Main
Fill in this info	rmation to identify your					
Debtor 1	Luanda K Jackso	n				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
Case number						Check if this is an amended filing
Official Fo	orm 106A/B					
	le A/B: Prop	erty				12/15
t fits best. Be as	complete and accurate as p	items. List an asset only once. ossible. If two married people a t to this form. On the top of any	re filing together, both are e	qually responsible for sup	pplying corre	ect information. If
Part 1: Describe	e Each Residence, Building,	Land, or Other Real Estate You	Own or Have an Interest In			
1. Do you own or	have any legal or equitable	interest in any residence, buildi	ng, land, or similar property	?		
☐ No. Go to Pa	art 2.					
Yes. Where	is the property?					
1.1		What is the prop	perty? Check all that apply			
	uckingham Dr s, if available, or other description	Duplex or	mily home multi-unit building	amount of any sec	cured claims of	or exemptions. Put the on Schedule D: ocured by Property.
		Condomir	nium or cooperative			

1			What is the property? Check all that apply			
122 W Buck Street address, if a	kingham Dr available, or other de	scription	☐ Single-family home☐ Duplex or multi-unit building☐ Condominium or cooperative	amount of any secured cl	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D:</i> Creditors Who Have Claims Secured by Property.	
Round Lake	e IL State	60073-0000 ZIP Code	☐ Manufactured or mobile home☐ Land☐ Investment property	Current value of the entire property? \$95,000.00	Current value of the portion you own? \$95,000.00	
Gily	Lake County		☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Equitable interest		
			□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another Other information you wish to add about this iter property identification number:	Check if this is community property (see instructions) n, such as local		
			Debtor is purchase property under la Agreement entered 2012. Debtor paid			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

\$95,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Document Page 11 of 71 Case number (if known) Debtor 1 Luanda K Jackson 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Caddilac Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **CTS** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2007 Debtor 2 only Year: Current value of the Current value of the Approximate mileage: 87000 entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$7,000.00 \$7,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$7,000.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$1,200.00 Personal possessions in home at liquidation value 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$300.00 Tablet, cell phone and tv 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... Schedule A/B: Property Official Form 106A/B page 2

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Debtor 1	Luanda K Jackson		Document	Page 12 of 71 Case number (if know	m)
□ No ´	s bles: Everyday clothes, fu Describe	rs, leather coat	s, designer wear, shoes	s, accessories	
	Perso	onal clothing			\$600.00
□ No		ostume jewelry,	engagement rings, wed	lding rings, heirloom jewelry, watches, gem	s, gold, silver
	Costu	ıme jewelry			\$50.00
Examp ■ No □ Yes. 14. Any ot ■ No	rm animals bles: Dogs, cats, birds, ho Describe her personal and house Give specific information	hold items you	u did not already list, i	ncluding any health aids you did not list	:
	he dollar value of all of art 3. Write that number			ny entries for pages you have attached	\$2,150.00
	scribe Your Financial Asset				
Do you ov	vn or have any legal or o	equitable inter	est in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	oles: Money you have in y			osit box, and on hand when you file your po	etition
Examp _			al accounts; certificates counts with the same ins	of deposit; shares in credit unions, brokera stitution, list each.	ge houses, and other similar
□ No ■ Yes			Institution r	name:	
	17.1.	Checking	Chase Ba	nk	\$10.00
	, mutual funds, or publi oles: Bond funds, investm			ney market accounts	
☐ Yes		Institution or is	ssuer name:		
and jo	ublicly traded stock and int venture	l interests in in	corporated and uninc	orporated businesses, including an inte	rest in an LLC, partnership,
■ No □ Yes.	Give specific information				
		me of entity:		% of ownership:	
Negoti		personal check	s, cashiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	

Official Form 106A/B Schedule A/B: Property page 3

Daktand	Case 16-37504		Filed 11/28/16 Document	Page 13 of 71		Desc Main
Debtor 1	Luanda K Jackson	<u> </u>		<u></u>	Case number (if known)	
■ No □ Yes.	Give specific information Is:	n about them suer name:				
	ment or pension accour ples: Interests in IRA, ER		11(k), 403(b), thrift savin	gs accounts, or other p	pension or profit-sharing	ı plans
■ Yes.	List each account separa Type	ately. e of account:	Institution i	name:		
	401	k	Employe	r		\$1,000.00
Your s Exam	ity deposits and prepay share of all unused depos ples: Agreements with lar	sits you have m				nies, or others
■ No □ Yes.			Institution i	name or individual:		
■ No	ties (A contract for a peri	odic payment o		or life or for a number o	of years)	
24. Interes 26 U.S.	ts in an education IRA, .C. §§ 530(b)(1), 529A(b)	in an account , and 529(b)(1).	in a qualified ABLE pr		·	
☐ Yes.	Institution	name and des	cription. Separately file t	the records of any inte	rests.11 U.S.C. § 521(c)	d.
■ No	s, equitable or future int Give specific informatio		erty (other than anythii	ng listed in line 1), ar	d rights or powers ex	ercisable for your benefit
	ts, copyrights, trademan ples: Internet domain nar				ents	
	Give specific informatio	n about them				
Exam ■ No	ses, franchises, and oth ples: Building permits, ex Give specific informatio	clusive licenses		on holdings, liquor licer	nses, professional licens	ses
Money or	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	funds owed to you Give specific information	n about them, in	cluding whether you alro	eady filed the returns a	and the tax years	
		Anti	cipated tax refund 2	2016	Feder	\$0.00
■ No	/ support ples: Past due or lump su	,	ousal support, child supp	port, maintenance, divo	orce settlement, propert	y settlement

Official Form 106A/B Schedule A/B: Property page 4

De	btor 1	Luanda K Jackson	Document	Page 14 of 71 Case number (if known)	
30.		amounts someone owes you bles: Unpaid wages, disability in benefits; unpaid loans you		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
	■ No □ Yes.	Give specific information			
31.	Interes	ets in insurance policies	surance; health savings account	(HSA); credit, homeowner's, or renter's insura	ance
		Name the insurance company Compan	of each policy and list its value. y name:	Beneficiary:	Surrender or refund value:
		Term li	e through employer	Brother	\$0.00
	If you some of		you from someone who has diust, expect proceeds from a life in	ed nsurance policy, or are currently entitled to red	ceive property because
	Exam _l ■ No		er or not you have filed a lawsu sputes, insurance claims, or right	uit or made a demand for payment as to sue	
	■ No	contingent and unliquidated of Describe each claim	claims of every nature, including	ng counterclaims of the debtor and rights t	to set off claims
	■ No	Give specific information	eady list		
36.			,	nny entries for pages you have attached	\$1,010.00
Pai	rt 5: De	scribe Any Business-Related Prop	perty You Own or Have an Interest I	n. List any real estate in Part 1.	
	_ ′	, , ,	interest in any business-related pro	pperty?	
_	_	o to Part 6. So to line 38.			
Pai		scribe Any Farm- and Commercia ou own or have an interest in farmla	I Fishing-Related Property You Owr nd, list it in Part 1.	or Have an Interest In.	
46.	No.	own or have any legal or eq Go to Part 7. . Go to line 47.	uitable interest in any farm- or	commercial fishing-related property?	
Pai	rt 7:	Describe All Property You Own	or Have an Interest in That You Did	Not List Above	
	Exam _l	n have other property of any koles: Season tickets, country clo			
	■ No □ Yes.	Give specific information			
54.	. Add t	he dollar value of all of your	entries from Part 7. Write that :	number here	\$0.00

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Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known)

Document Debtor 1 Luanda K Jackson

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$95,000.00
56.	Part 2: Total vehicles, line 5	\$7,000.00		
57.	Part 3: Total personal and household items, line 15	\$2,150.00		
58.	Part 4: Total financial assets, line 36	\$1,010.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$10,160.00	Copy personal property total	\$10,160.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$105,160.00

Official Form 106A/B Schedule A/B: Property page 6 Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07 Desc Main

		DUGUITE	III FAUE 10 UL / 1	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Luanda K Jackso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amoun	t of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check o	only one box for each exemption.	
Personal possessions in home at liquidation value	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			00% of fair market value, up to ny applicable statutory limit	
Tablet, cell phone and tv	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 7.1			00% of fair market value, up to ny applicable statutory limit	
Personal clothing Line from Schedule A/B: 11.1	\$600.00		\$600.00	735 ILCS 5/12-1001(a)
Line Irom Schedule A/B. 11.1			00% of fair market value, up to ny applicable statutory limit	
Costume jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/B. 12.1			00% of fair market value, up to ny applicable statutory limit	
Checking: Chase Bank Line from Schedule A/B: 17.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
Line Irom Schedule A/B: 11.1			00% of fair market value, up to	

Entered 11/28/16 17:33:07 Document Page 17 of 71 Luanda K Jackson Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 401k: Employer 735 ILCS 5/12-1006 \$1,000.00 \$1,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Term life through employer 215 ILCS 5/238 \$0.00 \$0.00 **Beneficiary: Brother** Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Doc 1

Case 16-37504

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Filed 11/28/16

No

Yes Desc Main

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		Document	Page 18	of 71		
Fill in this informa	ation to identify you	ır case:				
Debtor 1	Luanda K Jacks	son				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
•						
Case number					☐ Check	if this is an
,					_	led filing
						J
Official Form	106D					
Schedule D): Creditors	Who Have Claims S	Secured	by Propert	٧	12/15
		two married people are filing together				
needed, copy the Add known).	itional Page, fill it out,	number the entries, and attach it to thi	s form. On the to	op of any additional p	ages, write your name ai	nd case number (if
1. Do any creditors ha	ve claims secured by	your property?				
☐ No. Check the	his box and submit t	his form to the court with your other	schedules. Yo	u have nothing else	to report on this form.	
	II of the information	•		3		
	Secured Claims	below.				
				Column A	Column B	Column C
		nore than one secured claim, list the credit articular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
as possible, list the cla	ims in alphabetical orde	er according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
Capital One	Auto					•
Finance		Describe the property that secures the		\$11,210.00	\$7,000.00	\$4,210.00
Creditor's Name		2007 Caddilac CTS 87000 mi	les			
Attn: Bankr	untov Dont					
Po Box 302		As of the date you file, the claim is: C	neck all that			
	ity, UT 84130	apply. Contingent				
Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m	ortgage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debt	•	☐ Statutory lien (such as tax lien, mech	ianic's lien)			
At least one of the		Judgment lien from a lawsuit				
☐ Check if this clair community debt	n relates to a	☐ Other (including a right to offset)				
	Opened 01/15 Last					
	Active					
Date debt was incurr		Last 4 digits of account number	_{er} 1001			
		_				
2.2 Linda Simm	nons	Describe the property that secures th	e claim:	\$103,000.00	\$95,000.00	\$8,000.00
Creditor's Name		122 W Buckingham Dr Round	d Lake,			
		IL 60073 Lake County				
		Debtor is purchase property land contract. Purchase is \$9				
		Agreement entered 2012. De				
		paid \$3,000 down payment				
PO Box 141	8	As of the date you file, the claim is: C	neck all that			
Lake Villa, I	-	apply. Contingent				
Number, Street, C	ity, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m car loan)	ortgage or secure	ed		
Dobtor 2 only		our rourry				

Official Form 106D

☐ Debtor 2 only

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Debtor 1	Luanda K Jackso	n		Case number (if know)	
	First Name	Middle Name	Last Name		
☐ At least ☐ Check	1 and Debtor 2 only one of the debtors and a if this claim relates to a unity debt	nother	y lien (such as tax lien, mechanic's nt lien from a lawsuit ncluding a right to offset)	s lien)	
Date debt	was incurred	Last	4 digits of account number		
	•		his page. Write that number her	e: \$114,210.0	<u> </u>
	the last page of your for at number here:	m, add the dollar valu	ue totals from all pages.	\$114,210.0	00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in this information to identify your case:		W. ZV VI 1 1	
Debtor 1 Luanda K Jackson			
	lle Name Last N	Name	
Debtor 2			
Spouse if, filing) First Name Middl	lle Name Last N	Name	
United States Bankruptcy Court for the: NORTHE	ERN DISTRICT OF ILLINOIS	}	
Case number			
if known)			☐ Check if this is an
			amended filing
Official Form 106E/F			
Schedule E/F: Creditors Who Hav	vo Uncocured Clai	me	12/15
e as complete and accurate as possible. Use Part 1 for o			
e Continuation Page to this page. If you have no information in the continuation of the continuation of Your PRIORITY Unsecured Continuation.	•	file that Part. On the top of any ad	dditional pages, write your name and case
. Do any creditors have priority unsecured claims aga			
■ No. Go to Part 2.			
☐ Yes.			
Part 2: List All of Your NONPRIORITY Unsecu	red Claims		
3. Do any creditors have nonpriority unsecured claims			
☐ No. You have nothing to report in this part. Submit th		or schodulos	
	iis form to the court with your other	er soriedules.	
Yes.			
 List all of your nonpriority unsecured claims in the a claim, list the creditor separately for each claim. For each 			
creditor holds a particular claim, list the other creditors in			
			Total claim
AmeriCredit/GM Financial	Last 4 digits of account nu	mber 1558	\$0.00
Nonpriority Creditor's Name		Opened 01/10 Las	t Activo
Po Box 183853	When was the debt incurre		it Active
Arlington, TX 76096			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the	claim is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
	Type of NONPRIORITY uns	secured claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of report as priority claims	a separation agreement or divorce	that you did not
■ No		s-sharing plans, and other similar de	bts
☐ Yes	Other Specify Auton	nohile	

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Debtor 1 Luanda K Jackson Case number (if know) 4.2 **Baxter Credit Union** Last 4 digits of account number 3189 \$351.05 Nonpriority Creditor's Name C/O Transworld Systems Inc When was the debt incurred? 507 Prudential Road Horsham, PA 19044 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 Capital One Bank (USA), N.A Last 4 digits of account number 0496 \$955.29 Nonpriority Creditor's Name **C/O First National Collection** When was the debt incurred? Bureau. In 610 Waltham Way Sparks, NV 89434 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 CashNet USA Last 4 digits of account number \$119.22 Nonpriority Creditor's Name 175 W. Jackson Blvd When was the debt incurred? **Suite 1000** Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Luanda K Jackson Case number (if know) 4.5 Cedar Financial Last 4 digits of account number 4594 \$5.200.00 Nonpriority Creditor's Name 5230 Las Virgenes Rd When was the debt incurred? Ste 210 Calabasas, CA 91302 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 \$0.00 **Certified Services Inc** Last 4 digits of account number 2614 Nonpriority Creditor's Name Opened 05/13 Last Active Po Box 177 When was the debt incurred? 9/12/14 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Collection Attorney Lake County** ☐ Yes ■ Other. Specify Anesthesiologists 4.7 **Certified Services Inc** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Opened 03/12 Last Active Po Box 177 When was the debt incurred? 9/12/14 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Global Medical Imaging**

☐ Yes

Other. Specify S.C.

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Debtor 1 Luanda K Jackson Case number (if know) 4.8 **Certified Services Inc** Last 4 digits of account number 85Q1 \$0.00 Nonpriority Creditor's Name Opened 03/12 Last Active Po Box 177 When was the debt incurred? 9/12/14 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Global Medical Imaging Other. Specify S.C. ☐ Yes 4.9 **Certified Services Inc** Last 4 digits of account number \$0.00 33Q1 Nonpriority Creditor's Name Opened 07/10 Last Active Po Box 177 When was the debt incurred? 9/12/14 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Global Medical Imaging** Other. Specify S.C. ☐ Yes 4.10 Champion Energy, LLC Last 4 digits of account number 0608 \$220.53 Nonpriority Creditor's Name **4749 Solutions Center** When was the debt incurred? Chicago, IL 60677-4007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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Debto	r1_Luanda K Jackson	Document Page 2	4 of 71 Case number (if know)	
4.11	Choice Recovery Inc Nonpriority Creditor's Name	Last 4 digits of account number	6045	\$50.00
	1550 Old Henderson Rd Ste 100 Columus, OH 43220	When was the debt incurred?	Opened 10/11 Last Active 12/09/11	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection Associates	Attorney Orion Anesthesia	
4.12	Citizens Bank	Last 4 digits of account number	8222	\$374.06
	Nonpriority Creditor's Name C/O Mercantile Adjustment Bureau, LLC	When was the debt incurred?		
	PO Box 9016 Williamsville, NY 14231-9016 Number Street City State Zlp Code	As of the date you file, the claim i	s. Check all that apply	
	Who incurred the debt? Check one.	_	or onest an unat apply	
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	I alata.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	i ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
4.13	Citizens Bank (Charter One)	Last 4 digits of account number	2205	\$374.06
	Nonpriority Creditor's Name C/O Universal Fidelity LO PO Box 941911	When was the debt incurred?		
	Houston, TX 77094-8911 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	

■ No ☐ Yes

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Luanda K Jackson Case number (if know) 4.14 ComCast Last 4 digits of account number 6297 \$366.62 Nonpriority Creditor's Name PO Box 3001 When was the debt incurred? Southeastern, PA 19398-3001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.15 ComEd Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 6111 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.16 **Condell Medical Center** Last 4 digits of account number 3371 \$48.10 Nonpriority Creditor's Name 755 South Milwaukee on Condell When was the debt incurred? Drive Suite 127 Libertyville, IL 60048 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor	1 Luanda K Jackson	Case number (if know)	
4.17	Consolidated Pathology Consultants, SC	Last 4 digits of account number 8301	\$16.00
	Nonpriority Creditor's Name 75 Remittance De Suite 1895 Chicago, IL 60675-1895	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 2 only	·	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes		
	Yes	Other. Specify	
4.18	Convergent Outsourcing, Inc Nonpriority Creditor's Name	Last 4 digits of account number 6010	\$305.37
	800 SW 39th St PO Box 9004	When was the debt incurred?	
	Renton, WA 98057 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam'rs. Oneon an that apply	
	■ Debtor 1 only	☐ Contingent	
	,	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.19	Credit Control, LIc Nonpriority Creditor's Name	Last 4 digits of account number 3371	\$417.00
	5757 Phantom Dr Ste 330 Hazelwood, MO 63042	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other Specify Vista Medical Center East	
		— Othor, Opoony	

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Debto	Luanda K Jackson		Case number (if know)	
4.20	Creekside Dental	Last 4 digits of account number	1124	\$39.40
	Nonpriority Creditor's Name C/O Transworld Systems Inc 507 Prudential Rd Horsham, PA 19044	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Continued		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	L. L. L.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
		☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
4.21	DSG Collect	Last 4 digits of account number	5082	\$316.05
	Nonpriority Creditor's Name 1824 W Grand Ave Suite 200	When was the debt incurred?		
	Chicago, IL 60622-6721 Number Street City State Zlp Code	As of the date you file, the claim i	e. Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim i	s. Check all that apply	
	Debtor 1 only	☐ Contingent		
		☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.22	First Premier Bank	Last 4 digits of account number	8151	\$435.00
	Nonpriority Creditor's Name		Opened 08/14 Last Active	
	601 S Minneaplois Ave Dious FDalls, SD 57104	When was the debt incurred?	5/15/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the second s	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other Specify Credit Card	i	

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Debioi	Lualiua N Jacksoli	Case number (il know)	
4.23	Labcorp	Last 4 digits of account number 0350	\$92.56
	Nonpriority Creditor's Name C/O Credit Collection Services 725 Canton Street	When was the debt incurred?	
	Norwood, MA 02062 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.24	Laboratory Corporation of America Holdin	Last 4 digits of account number 7575	\$13.44
	Nonpriority Creditor's Name PO Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	\square At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.25	Laboratory Corporation of America Holdin	Last 4 digits of account number 1223	\$40.20
	Nonpriority Creditor's Name PO Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

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Luanda K Jackson Case number (if know)

Luanua N Jackson	Case Humber (II know)	
Laboratory Corporation of America Holdin	Last 4 digits of account number 5071	\$14.07
Nonpriority Creditor's Name PO Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Laboratory Corporation of America		
Holdin	Last 4 digits of account number 6790	\$52.36
Nonpriority Creditor's Name PO Box 2240	When was the debt incurred?	
Burlington, NC 27216-2240		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	☐ Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Laboratory Corporation of America	0700	Φο οο
Holdin Nonpriority Creditor's Name	Last 4 digits of account number 6790	\$0.00
PO Box 2240	When was the debt incurred?	
Burlington, NC 27216-2240		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	

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Debtor 1 Luanda K Jackson Case number (if know) 4.29 Lake Forest E.R Physicians Last 4 digits of account number 6452 \$189.00 Nonpriority Creditor's Name C/O Malcolm S. Gerald & When was the debt incurred? **Associates** 332 South Michigan Ave, Suite 514 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.30 **Lake Forest Hospital** Last 4 digits of account number 7008 \$548.00 Nonpriority Creditor's Name 75 Remittance Drive When was the debt incurred? **Suite 1834** Chicago, IL 60675-1834 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.31 **Medical Group** Last 4 digits of account number 9674 \$191.14 Nonpriority Creditor's Name C/O Van Ru Credit Corporation When was the debt incurred? 1350 E Touhy Ave, Suite 300E Des Plaines, IL 60018-3342 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

Other. Specify

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Case number (if know) Debtor 1 Luanda K Jackson 4.32 Midway Emergency Physicians Last 4 digits of account number 2021 \$726.00 Nonpriority Creditor's Name C/O Durham & Durham LLP When was the debt incurred? 5665 New Northside Drive, Suite 510 Atlanta, GA 30328 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.33 **Midway Emergency Physicians** Last 4 digits of account number 9887 \$726.00 Nonpriority Creditor's Name C/O Payments MD When was the debt incurred? PO Box 3475 Toledo, OH 43607-0475 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.34 **Nicor Gas** Last 4 digits of account number 2298 \$458.67 Nonpriority Creditor's Name C/O Transworld Systems Inc When was the debt incurred? 507 Prudential Road Horsham, PA 19044 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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or 1 Luanda K Jackson	Case number (if know)	
North Shore Gas Co Nonpriority Creditor's Name	Last 4 digits of account number 9641	\$253.30
C/o Contract Callers Inc PO Box 2207	When was the debt incurred?	
Atlanta, GA 30903-2207 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
Debtor 2 only	Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Northshore University Health System Prof	Last 4 digits of account number 8648	\$191.14
Nonpriority Creditor's Name C/O Pinnacle Management Services 830 Roundabout, Suite B	When was the debt incurred?	
West Dundee, IL 60118 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	По и	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
Northshore University	0044	4050.00
HealthSystem Nonpriority Creditor's Name	Last 4 digits of account number 6844	\$356.69
100 South Oswasso Blvd W St. Paul, MN 55117	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
\square At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify	

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Case number (if know)

Debic	Lualiua K Jacksoli		Case Humber (II know)	
4.38	Oac	Last 4 digits of account number	8401	\$50.00
	Nonpriority Creditor's Name Po Box 500 Possels of National State o	When was the debt incurred?		
	Baraboo, WI 53913 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other Specify Lake Coun		
4.39	Peoples Gas	Last 4 digits of account number	9641	\$0.00
	Nonpriority Creditor's Name 200 E Randolph St 20th Floor	When was the debt incurred?	Opened 5/25/12 Last Active 3/07/13	Ψ0.00
-	Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	\square At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Agriculture		
4.40	Peoples Gas	Last 4 digits of account number	8550	\$0.00
	Nonpriority Creditor's Name 200 E Randolph St 20th Floor Chicago, IL 60601	When was the debt incurred?	Opened 10/27/10 Last Active 4/15/11	
	Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one. Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other, Specify Agriculture		

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Debtor 1 Luanda K Jackson Case number (if know) 4.41 **Peoples Gas** Last 4 digits of account number 4307 \$0.00 Nonpriority Creditor's Name 200 E Randolph St Opened 4/18/11 Last Active 20th Floor When was the debt incurred? 5/22/12 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Agriculture ☐ Yes 4.42 \$0.00 **Peoples Gas** Last 4 digits of account number 0343 Nonpriority Creditor's Name 200 E Randolph St Opened 4/30/05 Last Active 20th Floor When was the debt incurred? 11/17/08 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Agriculture ☐ Yes 4.43 **Sprint** Last 4 digits of account number 6038 \$362.00 Nonpriority Creditor's Name PO Box 4191 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Luanda K Jackson Case number (if know) 4.44 Stephen J. Clark M.D., P.C Last 4 digits of account number U001 \$157.24 Nonpriority Creditor's Name 3021 Falling Waters Blvd. S-A When was the debt incurred? Lindenhurst, IL 60046-6745 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Synchrony Bank/ JC Pennevs 4.45 Last 4 digits of account number 7533 \$0.00 Nonpriority Creditor's Name Opened 06/95 Last Active Po Box 965064 09/07 When was the debt incurred? Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.46 Vista Med Ctr E & W Last 4 digits of account number 8804 \$1,258.84 Nonpriority Creditor's Name When was the debt incurred? C/O Credit Control, LLC 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor 1 Luanda K Jackson Case number (if know) 4.47 Vista Medical Center - East Last 4 digits of account number 3371 \$417.57 Nonpriority Creditor's Name C/O Credit Control, LLC When was the debt incurred? 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.48 \$2,485.62 Vista Medical Center - East Last 4 digits of account number 0318 Nonpriority Creditor's Name When was the debt incurred? PO Box 504316 Saint Louis, MN 63150-4316 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.49 **Vista Medical Center - East** Last 4 digits of account number 8804 \$766.64 Nonpriority Creditor's Name C/O Credit Control, LLC When was the debt incurred? 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Medical Center - East ty Creditor's Name	Last 4 digits of account number 8756	\$49
edit Control, LLC	When was the debt incurred?	
hantom Drive, Suite 330 rood, MO 63042		
Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
urred the debt? Check one.	☐ Contingent	
or 1 only	☐ Unliquidated	
or 2 only	☐ Disputed	
or 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
st one of the debtors and another	☐ Student loans	
k if this claim is for a community debt iim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	
Medical Center - East	Last 4 digits of account number 4656	\$4
ty Creditor's Name edit Control, LLC hantom Drive, Suite 330	When was the debt incurred?	
Vood, MO 63042 Street City State Zlp Code surred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
or 1 only	☐ Contingent	
or 1 only or 2 only	☐ Unliquidated	
or 1 and Debtor 2 only	Disputed	
st one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
k if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
nim subject to offset?	report as priority claims	
	Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	
Medical Center - West	Last 4 digits of account number 1577	\$7
ty Creditor's Name edit Control, LLC hantom Drive, Suite 330 rood, MO 63042	When was the debt incurred?	
Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
urred the debt? Check one.	☐ Contingent	
or 1 only	☐ Unliquidated	
or 2 only	☐ Disputed	
or 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
st one of the debtors and another	☐ Student loans	
k if this claim is for a community debt nim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Other. Specify	

any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

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Debtor 1 Luanda K Jackson

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					lotal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ ——	
	ou.	Other. And all other phonty dissecuted dains. While that amount here.	ou.	5	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	20,689.27
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	20,689.27

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			III FAUE 33 ULTI	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Luanda K Jackso	on		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Types. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	-
2.3					
	Name				
	Number	Street			<u> </u>
	Nullibei	Sireet			
	City		State	ZIP Code	_
2.4	<u> </u>		- Clair	2 0000	
	Name				_
	rtaino				
					<u> </u>
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	Number	Gueer			
	City		State	ZIP Code	_

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		Docume	nt Page 40 c	of 71
Fill in this	information to identify your	case:		
Debtor 1	Luanda K Jackso	on		
_	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	
		NORTHERN DISTRICT	OF ILLINOIS	
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an amended filing
				uncluded ming
Officia	l Form 106H			
Sched	lule H: Your Cod	ebtors		12/15
our name	nd number the entries in the and case number (if known you have any codebtors? (if). Answer every question		to this page. On the top of any Additional Pages, write e as a codebtor.
	, ,	,		
■ No				
☐ Yes	3			
	hin the last 8 years, have yo a, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)
■ No.	Go to line 3.			
☐ Yes	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D. line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	
3.2				□ Sahadula D. lina
	Name			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule C, line
-	Number Street			_

State

City

ZIP Code

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	in this information btor 1	to identify your ca									
	btor 2	Luanua K Ja	CRSOII			_					
	ouse, if filing)					_					
Uni	ited States Bankru	ptcy Court for the	NORTHERN DISTRIC	T OF ILLINOIS		_					
	se number							ck if this is	=		
(II KI	nown)							An amende	J	g postpetitio	on chanter
_										ollowing dat	
0	fficial Form	<u> 1061</u>					Ī	MM / DD/ Y	YYYY		
S	chedule I:	Your Inco	ome								12/15
atta Pa	rt 1: Describ	eet to this form.	r spouse is not filing wi On the top of any additi								
1.	Fill in your emp information.	loyment		Debtor 1				Debtor 2	2 or non-fil	ling spous	e
	If you have more than one job, attach a separate page with		Employment status	■ Employed				☐ Empl	oyed		
	information abou		p.cyc.u.c.u.c	☐ Not employed				☐ Not e	mployed		
	employers.		Occupation	Inventory Coor	dinator						
	Include part-time self-employed we		Employer's name	Ikonix USA LLC	;						
	Occupation may or homemaker, it		Employer's address	28105 N Keith I Lake Forest, IL	-						
			How long employed the	nere? <u>1 1/2 y</u>	ears			_			
Pai	rt 2: Give De	etails About Mor	thly Income								
	imate monthly incuse unless you are		ate you file this form. If	you have nothing to	report fo	any	line, wri	te \$0 in the	e space. Ind	clude your i	non-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	on for all	emp	loyers fo	r that pers	on on the li	nes below.	If you need
							For De	btor 1		otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month		2.	\$	3	3,817.00	\$	N/A	<u> </u>
3.	Estimate and lis	st monthly overt	me pay.		3.	+\$		0.00	+\$	N/A	<u>\</u>

3,817.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Luanda K Jackson	_		Case	number (if known)				
					For	Debtor 1		Debtor filing s	2 or spouse	
	Cop	y line 4 here	4		\$_	3,817.00	\$	illing s	N/A	<u> </u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	825.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5	b.	\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5	c.	\$	146.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5	d.	\$	0.00	\$		N/A	_
	5e.	Insurance	5	e.	\$	91.00	\$		N/A	_
	5f.	Domestic support obligations	5	f.	\$	0.00	\$		N/A	_ \
	5g.	Union dues	5	g.	\$	0.00	\$		N/A	 \
	5h.	Other deductions. Specify:	5	h.+	\$	0.00	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6		\$_	1,062.00	\$		N/A	<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7		\$_	2,755.00	\$		N/A	<u>.</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8	a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends		b.	\$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		C.	\$_	0.00	\$		N/A	_ <u>.</u>
	8d.	Unemployment compensation	8	d.	\$	0.00	\$		N/A	<u>. </u>
	8e.	Social Security	8	e.	\$_	0.00	\$		N/A	<u>. </u>
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8	f. g.	\$_ \$	0.00	\$		N/A N/A	
	8h.	Other monthly income. Specify:	8	h.+	\$	0.00	+ \$		N/A	1
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9	. [\$	0.00	\$		N/	A
10	Cal	aulate monthly income. Add line 7 t line 0	10	¢		2 7EE 00		NI/A	_ 6	2.755.00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$		2,755.00 + \$		N/A	= \$ _	2,755.00
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r dep				_		le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re e that amount on the Summary of Schedules and Statistical Summary of Certailes						12.	\$	2,755.00
13.	Do :	you expect an increase or decrease within the year after you file this form	1?						Combi month	ned ly income
		No.								

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Fill in this inf	rmation to identify	OUR COO			1		
	rmation to identify y						
Debtor 1	Luanda K Ja	ackson				ck if this is:	
Debtor 2						An amended filing A supplement show	wing postpetition chapter
(Spouse, if filing)						the following date:
United States B	ankruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case number							
(If known)							
Official	Form 106J				_		
	le J: Your	Exper	ises				12/1
Be as comple information.	ete and accurate as	s possible eded, atta	. If two married people a ach another sheet to this				
	escribe Your House joint case?	ehold					
	-						
	io to line 2. Does Debtor 2 live	in a separ	ate household?				
_	□ No						
		st file Offic	ial Form 106J-2, <i>Expense</i> :	s for Separate Hous	sehold of De	btor 2.	
2. Do vou l	nave dependents?	■ No					
•	st Debtor 1	_	Fill out this information for	Dependent's relat	ionshin to	Dependent's	Does dependent
and Deb		☐ Yes.	each dependent	Debtor 1 or Debto		age	live with you?
Do not st	ate the						□ No
depende	nts names.						Yes
							□ No
							☐ Yes
							□ No □ Yes
							□ No
							☐ Yes
3. Do your	expenses include		No				— 100
	s of people other to and your depende	han $_{f \Box}$	Yes				
Part 2: Es	timate Your Ongo	ina Month	ly Evnoncos				
Estimate you	r expenses as of y of a date after the	our bankr	uptcy filing date unless y	ou are using this blemental Schedul	form as a s le <i>J</i> , check t	upplement in a Ch he box at the top o	apter 13 case to report of the form and fill in the
			government assistance				
the value of s (Official Forn		id have inc	cluded it on Schedule I:	Your Income		Your exp	enses
	al or home owners s and any rent for th		ses for your residence. I or lot.	nclude first mortgag	ge 4. S	\$	1,000.00
If not inc	cluded in line 4:						
4a. Re	eal estate taxes				4a. S	\$	0.00
4b. Pr	operty, homeowner'	s, or renter	's insurance		4b. \$	·	35.00
	ome maintenance, re				4c. \$		20.00
	meowner's associa			mo oquity loons	4d. \$		0.00
Addition	ai mortyaye paym	ents for yo	our residence, such as ho	ine equity loans	5. \$	P	0.00

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Deb	otor 1	Luanda I	K Jackson	Case num	nber (if known)	
6.	Utiliti	ies:				
0.	6a.		, heat, natural gas	6a.	\$	220.00
	6b.	-	wer, garbage collection	6b.	\$	40.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	295.00
	6d.	Other. Spe		6d.	\$	0.00
7.	Food		ekeeping supplies	7.	\$	375.00
8.			children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	lry, and dry cleaning	9.	\$	40.00
10.	Perso	onal care p	products and services	10.		40.00
		-	ntal expenses	11.	\$	40.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.			
			ar payments.	12.	·	240.00
13.	Enter	rtainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur					
			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.		0.00
		Health ins		15b.	·	0.00
		Vehicle ins		15c.	\$	105.00
			urance. Specify:	15d.	\$	0.00
16.			nclude taxes deducted from your pay or included in lines 4 or 2		_	
	Spec			16.	\$	0.00
17.			ease payments:	47-	•	225.22
			ents for Vehicle 1	17a.	*	305.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Spe		17c.	·	0.00
40		Other. Spe	•	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not re		\$	0.00
10	Othe	r navments	your pay on line 5, Schedule I, Your Income (Official Form s you make to support others who do not live with you.	1061).	\$	0.00
10.	Speci		you make to support others who do not live with you.	19.		0.00
20		·	erty expenses not included in lines 4 or 5 of this form or o			
20.			s on other property	20a.		0.00
		Real estat		20b.		0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.		0.00
			er's association or condominium dues	20e.		0.00
21		r: Specify:			+\$	0.00
۷٠.	Othic	Opcony.			ΙΨ	0.00
22.			monthly expenses			
			through 21.		\$	2,755.00
	22b. (Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official Form 1	06J-2	\$	
	22c. /	Add line 22a	a and 22b. The result is your monthly expenses.		\$	2,755.00
			411			,
23.			monthly net income.	00-	•	0.755.00
			12 (your combined monthly income) from Schedule I.	23a.		2,755.00
	23D.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	2,755.00
	220	Cubtroot	your monthly expenses from your monthly income			
	230.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	0.00
		THE TESUIL	. is your monthly not income.	_55.	L	
24.	Do yo	ou expect a	an increase or decrease in your expenses within the year	after you file thi	s form?	
	For ex	ample, do yo	ou expect to finish paying for your car loan within the year or do you expe			ase or decrease because of a
			terms of your mortgage?			
	■ No	0.				
	□Y€	es.	Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Luanda K Jackso	n			
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _ (if known)					☐ Check if this is an amended filing
Official Forr		n Individual	Debtor's Sch	nedules	12/15
If two married no	nonlo aro filina togothor	hoth are equally respec	nsible for supplying corre	act information	
•					
obtaining money		connection with a bank			ement, concealing property, or 10, or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	Name of person				cruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	lty of perjury, I declare e true and correct.	that I have read the sum	mary and schedules filed	I with this declaration	on and
X /e/Tue	ında K Jackson		X		
Luand	a K Jackson re of Debtor 1		Signature of D	Debtor 2	
Date	November 28, 2016		Date		

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		nation to identify you				
De	btor 1	Luanda K Jacks First Name	on Middle Name	Last Name		
De	btor 2	r not realite	Middle Name	Editivanio		
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
	se number nown)					Check if this is an amended filing
St		of Financial	Affairs for Individ			4/10
info	ormation. If member (if know	nore space is needed n). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for su y additional pages, write yo	
1.		r current marital statu		Lived Belole		
•						
	☐ Married■ Not mar					
2.			lived anywhere other than	where you live new?		
۷.	During the is	ast 3 years, nave you	lived anywhere other than	where you live now?		
	□ No					
	■ Yes. Lis	st all of the places you	ived in the last 3 years. Do n	of include where you live nov	V.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
	1625 Elde Lake Villa		From-To: 2014-2015	☐ Same as Debtor 1		☐ Same as Debtor 1 From-To:
3. star	es and territor	<i>i</i> es include Arizona, Ca		vada, New Mexico, Puerto R	nity property state or territorico, Texas, Washington and V	
Pa	rt 2 Explai	in the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including par		endar years?
	□ No ■ Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$39,842.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Luanda K Jackson Document Page 47 of 71 Case number (if known)

		Debte	or 1		Debtor 2	
			ces of income k all that apply.	Gross income (before deductions and exclusions)	Sources of incom Check all that appl	
	r last calendar year: nuary 1 to Decembe		ages, commissions, ses, tips	\$44,155.00	☐ Wages, commis bonuses, tips	ssions,
		□ Op	perating a business		☐ Operating a bus	siness
For	r the calendar year b nuary 1 to Decembe	- 24 2014 \	ages, commissions, ses, tips	\$33,100.00	☐ Wages, commis	ssions,
		□ Op	perating a business		☐ Operating a bus	siness
5.	Include income regar unemployment, and gambling and lottery	rdless of whether that other public benefit pa winnings. If you are fi	income is taxable. Examples ayments; pensions; rerilling a joint case and you	o previous calendar years amples of other income are ntal income; interest; divide ou have income that you re stely. Do not include income	e alimony; child support ends; money collected f eceived together, list it d	rom lawsuits; royalties; and only once under Debtor 1.
		5.14			D.14	
			or 1 ces of income ribe below.	Gross income from each source (before deductions and exclusions)	Sources of incom Describe below.	Gross income (before deductions and exclusions)
	r last calendar year: nuary 1 to Decembe	- 04 0045\	ement ibution	\$405.00		
	r the calendar year b nuary 1 to Decembe		nployment	\$8,778.00		
Pa	tt 3: List Certain P	ayments You Made	Before You Filed for	Bankruptcy		
6.	□ No. Neither I	Debtor 1 nor Debtor 2	s primarily consumer 2 has primarily consumal, family, or househol	umer debts. Consumer de	bts are defined in 11 U.	S.C. § 101(8) as "incurred by a
	•	,	filed for bankruptcy, di	d you pay any creditor a to	tal of \$6,425* or more?	•
	□ No.	Go to line 7.				
	☐ Yes	paid that creditor. I not include payme	Do not include paymer nts to an attorney for the	nts for domestic support ob his bankruptcy case.	ligations, such as child	ents and the total amount you support and alimony. Also, do
	_			s after that for cases filed of	on or after the date of a	idjustment.
			have primarily consu filed for bankruptcy, di	umer debts. Id you pay any creditor a to	tal of \$600 or more?	
	■ No.	Go to line 7.				
	□ _{Yes}		for domestic support o			u paid that creditor. Do not oo, do not include payments to

Page 48 of 71 Document Luanda K Jackson Case number (if known) Debtor 1 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ No Yes. List all payments to an insider Amount you Reason for this payment **Insider's Name and Address** Dates of payment Total amount paid still owe Include creditor's name Larry Jackson **Various** \$600.00 \$2,500.00 Return of loan from parents 9144 Loganberry Lane \$50/month Saint Louis, MO 63121 Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Credit Control LLC vs Diggs Collection Lake County □ Pending 18 N County Street, Rm 102 □ On appeal Waukegan, IL 60085 Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Value of the Describe the Property Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο п Yes

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Pa	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gifts with a total value of more	than \$600 per persor	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or con-	ccy, did you give any gifts or contributions with a to	al value of more thar	\$600 to any charity?
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pa	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptodisaster, or gambling?	y or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other
	Yes. Fill in the details.			
	how the loss occurred Inc	escribe any insurance coverage for the loss clude the amount that insurance has paid. List nding insurance claims on line 33 of Schedule A/B: operty.	Date of your loss	Value of property lost
Pa	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or pre	ey, did you or anyone else acting on your behalf pay paring a bankruptcy petition? parers, or credit counseling agencies for services require		erty to anyone you
	□ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Cutler & Associates, Ltd 4131 Main Street Skokie, IL 60076 david@cutlerltd.com	Attorney Fees	November 2016	\$200.00
17.	Within 1 year before you filed for bankrupto promised to help you deal with your credito Do not include any payment or transfer that yo		or transfer any prope	erty to anyone who
	■ No			
	Yes. Fill in the details.			
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debtor 1 Luanda K Jackson

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other the transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your proinclude gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.				
	Person Who Received Transfer Address Person's relationship to you	Description and v property transferr		Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-protein No Yes. Fill in the details.		y property to a s	self-settled trust or similar device	e of which you are a
	Name of trust	Description and v	alue of the prop	erty transferred	Date Transfer was made
	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association of the cooperative of the cooperat	were any financial ac	counts or instru	ments held in your name, or for of deposit; shares in banks, cred	•
		ast 4 digits of account number	Type of accour instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables? No Yes. Fill in the details.	ear before you filed for	· bankruptcy, any	y safe deposit box or other depo	sitory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	place other than your	home within 1 y	vear before you filed for bankrup	tcy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else			
23.	Do you hold or control any property that som for someone.	eone else owns? Incl	ude any property	you borrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe the property	Value
Par	t 10: Give Details About Environmental Infor	,			
	the purpose of Part 10, the following definition				
	Environmental law means any federal, state, o	or local statute or reg	ulation concerni	ng pollution, contamination, rele	eases of hazardous or

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

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Luanda K Jackson Debtor 1

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.					
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.					
24.	Has	s any governmental unit notified you that	you may be liable or potentially liable	e uno	der or in violation of an environm	ental law?
		No				
		Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
25.	Hav	ve you notified any governmental unit of	any release of hazardous material?			
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
26.	Hav	ve you been a party in any judicial or adn	ninistrative proceeding under any env	iron	mental law? Include settlements	and orders.
		No Yea Fill in the details				
	□ Ca	Yes. Fill in the details. se Title	Court or agency	Nat	ture of the case	Status of the
		se Number	Name Address (Number, Street, City, State and ZIP Code)			case
Par	t 11:	Give Details About Your Business or	Connections to Any Business			
27.	Wit	— hin 4 years before you filed for bankrupt	cv. did vou own a business or have a	nv of	the following connections to any	/ business?
		☐ A sole proprietor or self-employed in	• •	•	· ·	,
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					
	No. None of the above applies. Go to Part 12.					
		Yes. Check all that apply above and fill	in the details below for each busines	s.		
		siness Name dress	Describe the nature of the business		Employer Identification number Do not include Social Security	
		mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Dates business existed	
28.		hin 2 years before you filed for bankrupt titutions, creditors, or other parties.	cy, did you give a financial statement	to a		ude all financial
		No				
		Yes. Fill in the details below.				
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued			
		_				

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 6 Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07 Desc Main Page 52 of 71 $_{\text{Case number (if known)}}$ Document

Debtor 1 Luanda K Jackson

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Luanda K Jackson

Signature of Debtor 2

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No ☐ Yes

Luanda K Jackson Signature of Debtor 1

Date November 28, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1			
	Luanda K Jackson		
Debtor 2	First Name Middle Name	Last Name	
(Spouse if, filing)	First Name Middle Name	Last Name	
United States Ba	nkruptcy Court for the: NORTHERN D	ISTRICT OF ILLINOIS	
Case number (if known)			☐ Check if this is an amended filing
If you are an indi ■ creditors have ■ you have leas	ividual filing under chapter 7, you must e claims secured by your property, or ed personal property and the lease has		
whiche on the f If two married pe	ver is earlier, unless the court extends form	the time for cause. You must also send copies to the both are equally responsible for supplying correct info	creditors and lessors you list
write yo	and accurate as possible. If more space our name and case number (if known). our Creditors Who Have Secured Claim	e is needed, attach a separate sheet to this form. On the	e top of any additional pages,
information be		e D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the
idoniny ino or		e D: Creditors Who Have Claims Secured by Property (What do you intend to do with the property that secures a debt?	Official Form 106D), fill in the Did you claim the property as exempt on Schedule C?
Creditor's C	elow.	What do you intend to do with the property that secures a debt? Surrender the property.	Did you claim the property
Creditor's C	elow. editor and the property that is collateral apital One Auto Finance 2007 Caddilac CTS 87000 miles	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's C name: Description of property securing debt:	elow. editor and the property that is collateral apital One Auto Finance 2007 Caddilac CTS 87000 miles	What do you intend to do with the property that secures a debt? ■ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement.	Did you claim the property as exempt on Schedule C?

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Case number (if known)

Describe	e your unexpired personal property leases	Will the lease be assumed?
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Lessor's Descripti Property	on of leased	□ No
Under pe property	that is subject to an unexpired lease.	d my intention about any property of my estate that secures a debt and any personal
Lua	Luanda K Jackson anda K Jackson nature of Debtor 1	X Signature of Debtor 2
Dat	November 28, 2016	Date

Debtor 1 Luanda K Jackson

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07 Desc Main Document Page 59 of 71

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Luanda K Jackson		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	SATION OF ATTOR	RNEY FOR DE	BTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) ompensation paid to me within one year before the filing of e rendered on behalf of the debtor(s) in contemplation of o), I certify that I am the attorn of the petition in bankruptcy,	ney for the above name or agreed to be paid t	ed debtor(s) and that to me, for services rendered or to
	For legal services, I have agreed to accept		\$	590.00
	Prior to the filing of this statement I have received			200.00
	Balance Due		\$	390.00
2. \$	335.00 of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed compen	sation with any other person	unless they are memb	ers and associates of my law firm.
[☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names			
6. I	n return for the above-disclosed fee, I have agreed to rend	ler legal service for all aspects	s of the bankruptcy ca	ise, including:
b c	 Analysis of the debtor's financial situation, and rendering. Preparation and filing of any petition, schedules, statemy Representation of the debtor at the meeting of creditors. [Other provisions as needed] Negotiations with secured creditors to redite reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house. 	nent of affairs and plan which and confirmation hearing, and duce to market value; exes as needed; preparation	may be required; ad any adjourned hear emption planning;	ings thereof; preparation and filing of
7. B	y agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any disch any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any analyst proceeding.	greement or arrangement for	payment to me for rep	presentation of the debtor(s) in
No	ovember 28, 2016	/s/ David Cutler		
Da	ite	David Cutler Signature of Attorne	v	
		Cutler & Associat		
		4131 Main Street		
		Skokie, IL 60076 847-673-8600 Fa	y· 847-673-8636	
		david@cutlerltd.c		
		Name of law firm		_

Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07 Desc Main CUTLER & ASSOCIATES, LTD.

ATTORNEYS AT LAW 4131 MAIN STREET SKOKIE, ILLINOIS 60076

TELEPHONE (847) 673-8600 FAX (847) 673-8636

November 9, 2016

VIA EMAIL ONLY

Dear Luanda Jackson:

We appreciate the opportunity to help you resolve your financial situation. After reviewing your finances, I agree with you that filing for bankruptcy under Chapter 7 is the best solution.

This letter will serve as an engagement agreement that will establish the terms of our relationship. When you sign it, it will become a contract between us.

In passing the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, the Congress imposed strict requirements upon attorneys representing debtors, requiring them to specify what duties they will perform and to make certain representations to clients. Those specific duties and representations are set out in the representation agreement.

Please read this agreement carefully and be sure you understand it. If you have any questions, you should consult with me before signing. Once you are satisfied with the agreement, please sign and return a copy to me.

Following are the specifics of our proposed representation, we will:

- 1. Meet with you to discuss your financial situation and possible solutions;
- 2. Provide the section 342(b)(1) notice, which sets out the purpose, benefits, and costs of filing under Chapters 7, 11, 12 or 13; the types of services available from credit counseling agencies; and the penalties of committing certain bankruptcy crimes, and will explain the notice to you;
- 3. Prepare the necessary bankruptcy petition, schedules, statement of affairs, and other documents, and review and file the bankruptcy case under the chapter you select;
 - 4. Prepare for and accompany you to the section 341 first meeting of creditors;
- 5. Assist in the amendments to the papers filed and the production of such documents as the trustee requests;
 - 6. Assist you in the execution of reaffirmation agreements that are in your best interest.

For this work, we will charge you the following:

A fee of \$590 to file a chapter 7 bankruptcy petition for you, which may not be a complete filing. If you elect this option, we will ask you to sign a separate agreement after your petition is filed which will require payments of \$1,250 in order for us to perform all additional work which will enable you to obtain a discharge or your debts. You understand, however, that if you do not retain us to perform the additional work, we will not be obligated to do any other work for you and we may withdraw from your case and/or

Case 16-37504 Doc 1 Filed 11/28/16 Entered 11/28/16 17:33:07 Desc Main Document Page 61 of 71 your case may be dismissed.

As a separate document, but included as part of this representation agreement, we are giving you notice of "Important Information About Bankruptcy Assistance Services from an Attorney" as required by section 527 of the Bankruptcy Reform Act. See Exhibit A. and How to Provide All Information Required by Section 521.

You agree to furnish all information necessary to enable us to complete the papers that will be filed in your case and that such information will be complete, accurate, and truthful.

This document represents the complete agreement between the parties and may not be modified or replaced except by a subsequent written agreement executed by the parties. You also acknowledge that you were provided Exhibit B that is also fully incorporated herein.

This representation agreement shall be void if not executed by the parties within five (5) business days after the first date on which the agency provides any bankruptcy assistance services.

You acknowledge that we can not 100% guarantee you that you will receive a discharge in a Chapter 7. Your petition will be reviewed by the trustee, bankruptcy court, US Trustee and potential creditors. They have the right to object to the petition. However, we strive to ensure that all petitions are prepared and reviewed so that any potential issues are resolved prior to filing to give you the best possible chance of a discharge. You also understand that most taxes, student loans and other governmental obligations will not be discharged in your bankruptcy.

The client understands that all funds that client is paying to Cutler & Associates, are to be considered an advance payment which is part of this payment retainer agreement and shall immediately become the property of Cutler & Associates, Ltd. This advance payment is made in exchange for a promise by Cutler & Associates, Ltd., to provide said legal services listed in this retainer agreement. Said advance payment funds will be deposited into the general business account owned by Cutler & Associates, Ltd., and will be used for any and all general expenses of Cutler & Associates, Ltd. The undersigned also understands that it is the client's choice to have said retainer deposited in Cutler & Associates, Ltd.'s IOLTA attorney bank account and shall remain the undersigned's property as security for any future services. However, if the undersigned chooses this option, he or she understands that Cutler & Associates, Ltd. does not represent the undersigned due to the fact that the legal work and creation of a bankruptcy case requires various tasks and expenses for the attorneys and employees of Cutler & Associates, Ltd., some of which requires legal advice, secretarial work and expenses required for the creation and processing of said Bankruptcy case and services. Finally, the undersigned understands that the benefit that the undersigned is gaining for payment of said advanced retainer payment is a promise of Cutler & Associates, Ltd. to perform any and all work reasonably necessary to represent client's Bankruptcy interests, notwithstanding any extraordinary circumstances regarding the undersigned's Bankruptcy case.

Sincerely and agreed:

Cutler & Associates, Ltd.

A Debt Relief Agency

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EXHIBIT A

Debt Relief Agency Disclosures to an Assisted Person

Section 527 of the Bankruptcy Code requires a Debt Relief Agency to provide an assisted person with the following:

A copy of the notice prepared by the clerk of the Bankruptcy Court, in accordance with the requirements of §342(b), which is attached hereto and which contains:

- (1) a brief description of:
 - (A) Chapters 7, 13, 12, and 13 and the general purpose, benefits, and costs of proceeding under each of those chapters; and
 - (B) the types of services available from credit counseling agencies; and
- (2) statements specifying that:
 - (A) a person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury in connection with a case under this title shall be subject to fine, imprisonment, or both; and
 - (B) all information supplied by a debtor in connection with a case under this title is subject to examination by the Attorney General.
- 2. The following disclosures are required by §527(a)(2), which advises an assisted person that:
 - (A) all information that the assisted person is required to provide with a petition and thereafter during a case under this title is required to be complete, accurate, and truthful.
 - (B) all assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case, and the replacement value of each asset as defined in § 506 must be stated in those documents where requested after reasonable inquiry to establish such value;
 - (C) current monthly income, the amounts specified in section 707(b)(2), and, in a case under Chapter 13 of this title, disposable income (determined in accordance with § 707(b)(2)) are required to be stated after reasonable inquiry; and
 - (D) information that an assisted person provides during his or her case may be audited pursuant to this title, and failure to provide such information may result in dismissal of the case under this title or other sanction, including a criminal sanction.

If you have any questions about any of these disclosures, we will be happy to provide further explanation. We also call your attention to Exhibits A and B attached to the Representation and made a part thereof.

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Separate Disclosure Required by Section 527 of the Bankruptcy Code as Amended

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

(Note: This form is mandated by statute. It may or may not correctly explain the law.)

If you decide to seek bankruptcy relief, you can represent yourself; you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. The law requires an attorney or bankruptcy petition preparer to give you a written contract specifying what the attorney or bankruptcy petition preparer will do for you and how much it will cost. Ask to see the contract before you hire anyone.

The following information explains what must be done in a routine bankruptcy case to help you evaluate how much services you need. Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and decide which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents (Petition, Schedules, Statement of Financial Affairs, and in some cases a Statement of Intention) must be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you must attend the required first meeting of creditors, where you may be questioned by a court official called a "trustee" and by creditors.

If you choose to file a Chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a Chapter 13 case, in which you repay your creditors what you can afford over 3 to 5 years, you may also want help preparing your Chapter 13 plan and with the confirmation hearing on your plan, which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than Chapter 7 or Chapter 13, you should consult someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only lawyers, not bankruptcy petition preparers, can give you legal advice.

EXHIBIT B

Information to the Assisted Person (Debtor) on How to Provide All Information Required by Section 521

Section 521 of the Code sets out the Debtor's duties related to the filing of a bankruptcy case. A copy of the section is attached to this writing.

As you fill out these schedules and statement of affairs, you should keep the following in mind.

Completing the income and expense pages accurately and completely is critical.

- (a) To compile your income, refer to recent pay stubs and last year's income tax returns. Accounting for overtime, investment dividends, and other earnings is necessary.
- (b) People usually pay cash for many items, such as groceries. Review your monthly expense payments and make a best estimate on cash expenditures. If you pay insurance annually, calculate the monthly cost. Attached are IRS expense allowances for the area in which you live. If your expenses exceed these, we will have to review them and perhaps make adjustments.
- (c) When you value property you own, consider prices in the neighborhood for housing, in newspapers and car lots for automobiles, and what you would pay for furniture and clothes at a business selling such goods.
- (d) If you have an item of special value, an appraisal may be necessary.
- (e) When listing creditors, collect current bills and use that information for mailing addresses and balances due.
- (f) Under the law of this state, or federal bankruptcy law, certain property may be exempt and may be retained. Attached is a copy of the state list of exemptions and also a list of property that may be exempt under federal law. Neither list is all-inclusive. If a seller has a lien on exempt property, the lien may be avoidable or you may have to pay for the property in order to keep it. After you have prepared these lists, we can review them and decide what property qualifies as exempt.

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EXHIBIT C

IMPORTANT NOTES PLEASE READ EACH CAREFULLY. By initialing you acknowledge that you read and understood each of the following

Initials	Important Information		
	Within 14 days of filing your case you are required to complete and file a certificate showing that		
	you have completed a debtor education class. If you do not, you will not receive a discharge. It is		
	your responsibility to complete the class and we will not remind you.		
	We can add creditors to your petition within a reasonable time after filing. However, there is a		
	of \$100 which includes a \$30 court cost that must be paid prior to us amending your petition. You		
	are fully responsible for providing all creditors to us and if you wish for us to amend your petition		
[prior to discharge you must provide us a list of the missing creditors and the \$100 along with any		
	other documents we require, no later than 30 days prior to discharge. We will not remind you of the deadline.		
	If at any time you need a copy of your notice of filing or discharge letter there will be a charge of		
	\$100 that must be paid prior to the paper work being given to you.		
	If you fail to attend your first 341 meeting for any reason and it is continued. You will pay our		
	firm an additional \$300 to attend the continued 341 meeting.		
	Any other potential services, such as defense of a complaint to determine dischargability of a debt		
	or of a United States Trustee motion to convert this case or dismiss it as an abusive filing, are not		
	included and will be provided only through a separate representation agreement.		
	If you have property secured by a loan (i.e. vehicle or real estate) and you wish to continue with		
	the pre-filing payments, it is important for you to call your lender, after filing bankruptcy and ask		
	them to send us a "reaffirmation agreement". The reaffirmation agreement is your agreement to		
	keep paying for the property after your bankruptcy case is over. If you execute a reaffirmation		
	agreement and it is filed with the court you will then be fully obligated to repay the loan. It is your		
	responsibility to ensure that you read the reaffirmation carefully and understand its terms. In		
	addition, you must make sure the bank files it with the bankruptcy court. We will only complete		
	necessary portions of the reaffirmation agreement, it is your responsibility to make sure it is		
-	executed and filed by the bank. This is not a recommendation to reaffirm mortgage loans.		
	It is very important for you to inform us of any credit card purchases within the last six months for		
	non-essential items and cash advances. I consider food, gas, medical and other such purchases to be essential. Any non-essential purchases in excess of \$500 should be specifically discussed with		
	me so that I can best serve your interests.		
	You must notify me of any payments made to a friend or family member within 1yr of filing the		
	bankruptcy petition that were made to repay a debt owed to them.		
	It is your responsibility to make sure we have a full list of your creditors and their correct		
}	bankruptcy mailing address.		
	You have told us of all real estate you owned in the last 5 years. Regardless of its current		
	ownership or title status and your petition discloses any judgements you may have against you.		
[You must file your case within 90 days of executing this agreement or we reserve the right to close		
	your case. See below for refund policy.		
	If you pay our fee in full and then decide to not proceed, we are entitled to keep no less than		
	\$750 for work completed on your bankruptcy petition prior to your decision to not proceed		
	We reserve the right to make the final determination on how much money to refund to you.		
	If you pay a down payment we will not return your money as it will be credited against the		
-	meeting time you spent with our attorney.		

United States Bankruptcy Court Northern District of Illinois

In re	Luanda K Jackson		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	41
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	November 28, 2016	/s/ Luanda K Jackson Luanda K Jackson Signature of Debtor		

AmeriCredit/GM Financial Po Box 183853 Arlington, TX 76096

Baxter Credit Union C/O Transworld Systems Inc 507 Prudential Road Horsham, PA 19044

Capital One Auto Finance Attn: Bankruptcy Dept Po Box 30258 Salt Lake City, UT 84130

Capital One Bank (USA), N.A C/O First National Collection Bureau, In 610 Waltham Way Sparks, NV 89434

CashNet USA 175 W. Jackson Blvd Suite 1000 Chicago, IL 60604

Cedar Financial 5230 Las Virgenes Rd Ste 210 Calabasas, CA 91302

Certified Services Inc Po Box 177 Waukegan, IL 60079

Champion Energy, LLC 4749 Solutions Center Chicago, IL 60677-4007

Choice Recovery Inc 1550 Old Henderson Rd Ste 100 Columus, OH 43220

Citizens Bank C/O Mercantile Adjustment Bureau, LLC PO Box 9016 Williamsville, NY 14231-9016 Citizens Bank (Charter One) C/O Universal Fidelity LO PO Box 941911 Houston, TX 77094-8911

ComCast PO Box 3001 Southeastern, PA 19398-3001

ComEd PO Box 6111 Carol Stream, IL 60197

Condell Medical Center 755 South Milwaukee on Condell Drive Suite 127 Libertyville, IL 60048

Consolidated Pathology Consultants, SC 75 Remittance De Suite 1895 Chicago, IL 60675-1895

Convergent Outsourcing, Inc 800 SW 39th St PO Box 9004 Renton, WA 98057

Credit Control, Llc 5757 Phantom Dr Ste 330 Hazelwood, MO 63042

Creekside Dental C/O Transworld Systems Inc 507 Prudential Rd Horsham, PA 19044

DSG Collect 1824 W Grand Ave Suite 200 Chicago, IL 60622-6721

First Premier Bank 601 S Minneaplois Ave Dious FDalls, SD 57104 Labcorp C/O Credit Collection Services 725 Canton Street Norwood, MA 02062

Laboratory Corporation of America Holdin PO Box 2240 Burlington, NC 27216-2240

Lake Forest E.R Physicians C/O Malcolm S. Gerald & Associates 332 South Michigan Ave, Suite 514 Chicago, IL 60604

Lake Forest Hospital 75 Remittance Drive Suite 1834 Chicago, IL 60675-1834

Linda Simmons PO Box 1418 Lake Villa, IL 60046

Medical Group C/O Van Ru Credit Corporation 1350 E Touhy Ave, Suite 300E Des Plaines, IL 60018-3342

Midway Emergency Physicians C/O Durham & Durham LLP 5665 New Northside Drive, Suite 510 Atlanta, GA 30328

Midway Emergency Physicians C/O Payments MD PO Box 3475 Toledo, OH 43607-0475

Nicor Gas C/O Transworld Systems Inc 507 Prudential Road Horsham, PA 19044 North Shore Gas Co C/o Contract Callers Inc PO Box 2207 Atlanta, GA 30903-2207

Northshore University Health System Prof C/O Pinnacle Management Services 830 Roundabout, Suite B West Dundee, IL 60118

Northshore University HealthSystem 100 South Oswasso Blvd W St. Paul, MN 55117

Oac Po Box 500 Baraboo, WI 53913

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Sprint PO Box 4191 Carol Stream, IL 60197

Stephen J. Clark M.D., P.C 3021 Falling Waters Blvd. S-A Lindenhurst, IL 60046-6745

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Vista Med Ctr E & W C/O Credit Control, LLC 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042

Vista Medical Center - East C/O Credit Control, LLC 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042

Vista Medical Center - East PO Box 504316 Saint Louis, MN 63150-4316

Vista Medical Center - West C/O Credit Control, LLC 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042